

Special Coverage/Cancellation Rules Applicable to School Districts, Community/Junior Colleges, and Universities Only:

- ☐ A covered employee currently enrolled and returning to work in the fall is entitled to continuous insurance coverage during the summer months.
- ☐ A covered employee who leaves one district or college at the end of the school year, is not required to work during the summer, then becomes employed by another school in August should be covered by the new district effective August 1st. Coverage with the old district or college would end July 31st.
- ☐ A covered employee leaving one district or college at the end of the school year, and becoming employed by another during the summer, should be covered by the old employer through the end of the month in which the transfer occurred. The effective date with the new employer would be the first of the following month.
- ☐ A covered employee leaving employment at the end of a school year with no indication of returning to any district or college should be terminated from your billing as follows:
 - Employee receiving final check June 30; coverage will end June 30
 - Employee receiving final check July 31; coverage will end July 31
- ☐ An employee who is eligible to retire and continue insurance as a retiree should be terminated from your billing at the end of the month in which he terminates employment. The termination date is considered to be the last day the employee reports to work as an active employee.
- ☐ If an employee is terminated by the school district or college, his coverage ends the last day of the month in which his employment was terminated. Should the employee return to work with another district in the fall, coverage will begin date of employment, provided he makes timely application.
- ☐ An employee who leaves employment at the end of a school year but returns to work no later than September 1 of the following school year (with any district or college) should be reinstated in the Plan. If the employee returns to work with a new district or college, the new employer is responsible for premiums beginning August 1. The old employer must remit the appropriate premiums for any unpaid coverage period prior to August 1. The employee should request a refund of any COBRA premiums by contacting BCBSMS.
- ☐ An employee who does not terminate employment at the end of a school year and does not return to work in the fall should be terminated from your billing at the end of the month in which the fall semester begins.
- ☐ A retiree returning to work while retaining retirement benefits is still considered a retiree for insurance purposes and is still responsible for his own premiums. The retiree would not be eligible for employer-paid insurance coverage, and therefore must not be listed on your premium billing as an active employee.

- ❑ A retiree returning to work and terminating/suspending retirement benefits will become an active employee eligible for employer-paid insurance if the eligibility requirements are met. He may reapply for retiree insurance within 31 days of resignation/termination.

Note: Employees who receive retirement benefits through PERS from entities or municipalities not participating in the Plan may be enrolled as active employees if eligibility requirements are met.